## NEW YORK FASHIONS.

HOW TO DRESS THE YOUNG GIRLS FOR SCHOOL

The Costumes Should Be Made of Nest and Serviceable Materials-The Majority of the Styles Are Based on the Greenaway

Modes-Made Over Dresses.

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With the coming of fall the question arises among mothers as to what to provide for their young daughters for school wear. A girl who goes to school must be neat, her thes should be serviceable to stand the hard wear, and they must be of good enough quality to give the child the feeling of con-



SCHOOL COSTUME FOR LITTLE GIRL fidence in herself that is so necessary when one remembers how the other girls are always throwing out mean little hints and stinging remarks about each other's ap-

A dress need not be somber or ugly for school, and it should have all the little touches of brightness and daintiness that a mother can give it. Yet it should be plain in the general style. Nearly all little girls in school wear pretty white aprons, but if the child has to go a long distance through the streets these aprons are generally carried in the schoolbag and donned in the schoolroom. White linen lawn or dotted muslin, barred muslin, dimity and victoria are all suitable. Some like mull with soft lace. Some of the dotted linens are also used for the aprons, with long sash ends of the same. Mothers can exercise all their taste on their daughters' aprons, and this season they are made unusually ornate and fanciful. But as they have to be often it is best to make the most of them of substantial stuff. One or two can be made very daintily for days when visitors are expected to the school, or for home

A pretty and serviceable school dress was made of striped cheviot, the ground a light souff brown, with diagonal stripes of mixed brown and white. A narrow ruffle was set on the bottom. The waist was plain, but pretty, having a V shaped guimpe and forerms of dark brown and white brocade There were bows of black velvet on waist and shoulders. The hat was of black Milan braid bound with velvet, and the crown covered with brown ostrich tips and with a couple of upright feathers.

This same neat little school frock can be

made in cashmere, flannel, serge or plaid or, in short, any seasonable material. Plaid is always a durable and useful dress material for the young. The small shepherd's plaids in mixed colors on gray and white are pretty and girlish. One dress that will as a model for many more was made of the new large plaid in gray and black. The skirt was cut bias, and there were six rows of stitching in corn colored silk on it. which gave a gleam of brightness to the rather somber pattern without being too bright. The sleeves were bishop, with deep black velvet cuffs, and caps of gold and black striped silk. The guimpe was of the same silk, and the remainder of the There was a handsome velvet sash. This, however, is to be left off when an apron is worn. Such a dress is capable of many slight changes, to suit different persons, while keeping to the main idea. The guimpe might be of black velvet, and the sleeve caps left off. The sleeves could be of different shape entirely and even of another material, and there could be other and widely different trimming on the skirt, or the dress could be of plain goods, with plaid trimmings. But, as I said before, there is nothing more useful than plaid, unless it is beather mixtures.

Another very neat and girlish frock is made of flecked woolen goods, a sort of gray with brown flecks of silky wool. The skirt is quite plain, and the waist is simple French. The sleeves are puffed, with lace guimpe, caps and forearm. There is a blue lining to the lace part. Blue ribbon crosses the waist from the shoulder down and then ties around it, with long loops and ends, This new flecked goods is just suited to gowns for young girls, and it takes almost any kind of trimming. The model of this



PRIVICEABLE FALL PROCES FOR LITTLE

dress could scarcely be improved upon, and can be made in plain or figured goods and

have any style of garniture preferred.

The schoolgirls require hats that will bear much rough usage, for if the little owner of the hat is careful herself her classates may be rough and eatch hold of her hat and injure its appearance. Besides it is to be remembered that it is to be worn all the time. Dark drab or brown felt or rough and ready straws are best, and these uld be trimmed with bows of silk or loops of ribbon in preference to more perish able things, such as flowers and feathers.

For wraps there are short capes very sim flar to those their mothers wear and jackets of rough cheviot. Later there will naturally be warmer coats. I notice quite a lot of long circulars of Irish frieze for children and young girls, but they will not be worn until cold weather sets in.

Underwear for young school children is now almost all union-that is, chemise and drawers in one-and the natural wool flan-There are little quilled waists to which all

the skirts and the elastles for the stockings are attached. The stockings for this sea-son will be black and very dark brown or e for the most part, especially for school. but white and pearl gray, pink and blue, will be worn "for nice." High topped and low heeled shoes will be the proper thing for children, and these shoes have heavy, solid soles. Newport ties will be worn to some extent for full dress, but spring heel, pebble kid, high shoes are considered quite

I saw two little dresses that are modeled which can be configurate from the French style, and as there may be York Tribune.

some mothers who admire that manner of dressing their little ones I shall give a description of them. One dress was brown camel's hair, the new chocblate shade, with black reflects in it. The dress is cut princess shape, and the skirt has no foot trimming, but there is a ripple collar of corinth velvet reaching around the shoulders and to the waist line, where it ends under a windmill bow, and there are two revers at the bottom. The leg o' mutton sleeves have cuffs of the velvet. There is a chocolate brown felt hat with corinth red bows. In the back of the skirt, there is an arrangement of the velvet just like that on the

The other little frock was of changeable silk, pink and green predominating. The skirt was plain, with four rows of the narrowest width of black velvet ribbon. There is a tiny figaro of emerald green velvet and a draped sash of the same, over a full vest of white china silk. The sleeves have three ruffles for caps. The hat is of green felt,

with old rose loops and bows.

The majority of the styles for quite little folks are based upon the Greenway modes so prevalent and so pretty. The little dresses are made with almost no waists at Not all are made that way, but the most are. Some have real waists, plaited or full, or are set over guimpes of various kinds, mostly muslin or silk. For home wear the white hamburg wide embroidery is used for the entire dress. This is often worn over a slip of pale blue or pink silk or sateen. For street, cashmere, fine shepherd's plaid or camel's hair or surah or pangee are employed to make the quaint little frocks—in fact, the children can wear almost all the materials their mothers do.

The cloaks for small girls come to the tops of the boots, and they are often made of plush or velvet and have bishop sleeves and triple capes at the top. Cashmere, gar-net, brown, red or green in soft shades, are all suitable colors for little cloaks, and so are the more delicate of the grays. Blue is rarely seen. Nothing can be richer than a ruby plush cost, and if made at home it is

not very expensive. Many ladies, even those who have plenty of means, buy a yard more of any new gown, and this extra yard, with what pieces are always left in cutting a dress, will make a dre for the little daughter, perhaps by the aid of a guimpe and sleeves of some other material. Many other thrifty mothers find that a dress will be worn so as to be no longer useful to herself. The back breadths are always good enough to pay for the making of it over by the addition of some now trimmings or combination, but



SUNDAY DRESSES FOR SMALL GIRLS. when that is done it would be well to hide the fact from the little wearer and not let her see her new gown until it is finished and trimmed. One little girl had always had to wear her mother's or sisters' gowns made over, and her little heart rebelled and suffered in secret. One day she fell and was dangerously hurt and remained some time unconscious. When she came to, her mother asked her what she had thought about while lying alone in the field. wondered," said she, "whether I would have a nice, new shroud, like Susie Jen-

kins, or whether I would have to wear a

secondhand one when I was buried.' The triple cape, the Eton and figaro jackets, the Pierrot ruffles and the ripple collars all belong to the little girl now as much as to her mother, and while they look well enough upon the grown people they are thrice as pretty on the little tots look that makes you want to take them up and kiss them, though kissing little children is all wrong and ought not to be. The temptation is great, but science and common sense teach us that it is not well for the children. They do not like it either, and children have very strong likes and dislikes, and it is often a cruel torture to a sensitive child to be siezed by detested persons and forcibly kissed.

For early fall, for ordinary occasion, there is a cute little reefer coat of cloth or serge, lined with silk and trimmed with parrow gold soutache, and with the triple collar added to it postiche. This is a good arrangement, for if the day is at all warm the collar can be unbooked, and toward evening it can be replaced.

Very small boys, before they put on trousers, have a garment all in one, coat shaped in front or buttoning diagonally across the breast, with two pockets for the chubby hands to fill with squash bugs and grasshoppers and other wonderful treasures. In the back the coat is kilted from the waist down, and straps button across the top of the kilt. A Tam o' Shanter cap is worn with this, and, by the way, these useful caps and "trenchers" will be the favorites for small boys. MATE LEROY.

Sweetness Sans Sugar.

It has been shown by analysis that a young person weighing 154 pounds is com-posed of 96 pounds of water, 3 pounds of white of egg, a little less than a pound of pure glue, 34% pounds of fat, 8% pounds of phosphate of lime, a pound of carbonate of lime, 3 ounces of sugar and starch, 7 ounces of flouride of calcium, 6 ounces of phosphate of magnesia and a little ordinary ta-ble salt. Think of it, young man! That beautiful young lady whom you worship as a pillar of unadulterated sweetness doesn't contain 3 ounces of sugar.

An Enormous Book. The visitors' register in the South Dakota building at the World's fair is a tremendous volume with 20,000 pages and room for 800,000 names. It is 25 inches long, 27 inches wide when shut and 13 inches thick, t weighs 175 pounds, and it took the whole hide of a cow to bind it. Through the hollow of the back when the book is open a 7-year-old boy can crawl with ease.

No Reptiles In Newfoundland.

Everybody knows that there are no snakes in Ireland, but very few know that New foundland is just like Ireland in that respect, and there is no record that Newfound land had a St. Patrick to drive the snakes off either. There is plenty of game in Newfoundland, but not a reptile of any kindsnake, toad, frog, lizard or even turtle, Another queer thing about the province is that while some wild animals are abundant there no one ever saw a squirrel, porcupine, aries. This is all the more singular because the adjoining provinces of Nova Scotia and Cape Breton have all these animals and many kinds of snakes and other reptiles,-St. Paul Pioneer Press.

A Knife With 1,890 Blades.

Probably the most remarkable knife in the world is that in the curiosity room of the factory of Joseph Rodgers & Sons in Sheffield, England. It has 1,890 blades, and 10 blades are added every 10 years. Another curiosity is three pairs of scissors, all of which can be covered by a thimbie.—New

## HISTORIC VEHICLES.

INTERESTING EXHIBITS DISPLAYED AT THE WORLD'S FAIR.

The Carriages of Daniel Webster and Ex-President Polk Attract Attention In the Transportation Building - Interesting Features of the Live Stock Show.

The contrast between past and present is nowhere more sharply drawn than in the World's fair Transportation building. Here is to be seen almost every means of locomotion ever devised by human ingenuity, and the evolution of the modern fast limited express of luxurious parlor, dining and sleep-ing cars can be traced from its incipience in the primitive litter of ancient days. It is not difficult to imagine that in the days before any man had power or wealth enough to compel his fellows to act as beasts of burden the first rude litter was devised as a means of easing the journey of some wounded or weakly comrade,

Naturally the next application of the idea would be to the bearing of other than human burdens where the strength of more than one man could be taken advantage of. Then some man of power, influence or wealth compelled, cajoled or bired bearers to carry him about, and, ic! the palanquin or sedan chair came into being. With the application of the first rude wheels it was found that traveling was rendered easier and more expeditious, and then it was discovered that animals might be substituted for human motive power, and, behold! the first coach was an accomplished fact.

Since then the lines of vehicular development have been principally in the direction of speed, safety and comfort, though such collateral adjuncts as shape and ornamen-



DANIEL WEBSTER'S CARRIAGE. tation have not been neglected, as can readily be seen by even a casual glance about this World's fair collection, where vehicles of all ages, climes and kinds have been brought into such instructive juxtaposi-

The tarantass of Russia, the volante of Spain, the queer traveling kroba of Turkey, the heavy lumbering cart of India, the tal lyho of England and the sulky of American speed tracks may all be studied and compared, and the sleigh and the omniresent bicycle are not omitted. Neither is railway transportation neglected, and locomotives and cars from all the European countries enable even those who have never been abroad to decide upon the relative safety and comfort of the foreign systems

and our own.
Steamships and men-of-war, in models, fillustrate the means of water transporta-tion, and all sorts of small craft from all sorts of people punctuate the periods of development since the first drowning man clutched at a plank and discovered that it would sustain his weight. Among the war vessels is a model of the Ill fated English cruiser Victoria, the largest and most comlete ever constructed. It cost over \$50,000, It requires the mounting of a short flight of steps leading to a platform erected in front of it to be able to survey the decks.

Among the relics of especial interest to Americans because of their association with historical personages is the carriage of Daniel Webster. President Polk's carriage is there also, but is in such a dis graceful state of decrepitude that it makes the beholder wonder why it was preserved at all. Webster's carriage is in much better preservation. It is smaller and was evidently much less pretentious than that of the president. Its extra strong springs and the height of the body from the smound are good indications of the horrible cond tion of the roads in the days of the great dan chair of the seventeenth century that is so well preserved as to accentuate the shabbiness of the carriages of the Ameri-

can statesmen. An examination of the vehicles, especial ly of the fine carriages in the American. French and English sections, naturally suggests horses, and for the past month it has not been a difficult thing to step over to the live stock show of the agricultural department and find out just what sort of animals the different nations prefer to hitch up to their various means of conveyance, and also what sort they prefer to use without hitching. In horses all the well known breeds are represented from the big Percheron and Clydesdale stallions down to the little Shet-lands, of which there are nearly 100 entered.

There are draft cattle, though, as well as horses, and cattle of far more value for beef making and dairy purposes. All of the choicest pedigrees have registered representatives, and no such collection of the aristocrats of the animal world was ever got together before. Think of cattle with a pedigree antedating the Christian eral That is just what the pedigree of the sacrecattle of India does, and tradition has it that they were once objects of worship and were stalled in temples and fed from gold



SACRED CATTLE OF INDIA.

and silver utensils. Now, however, they are bred for draft purposes and are found to be faster and stronger than mules. They are short horned and have a distinctive hump between the shoulders not unlike that of the American buffalo. They are thin skinned and short haired, and

their coats glisten like satin. Strange to say, the best representatives of this herd come from the Island of Trinidad, where they have been breeding them for the past 10 or 12 years very successfully and use them frequently for carriage purposes. They are naturally fast trotters, and there is no difficulty in crossing them with other stock, the product being a swift footed draft animal.

A BRILLIANT CORRESPONDENT.

E. J. Edwards Eas Achieved Fame as an

Editor and Writer. A Philadelphia newspaper is fortunate in the possession of a New York correspondent who often "scoops" the astute editors of the metropolis, and students of contemporaneous journalism are occasionally entertained by the spectacle of New York newspapers quoting from the Quaker City jour-nal exclusive news of the alert correspondent. This anomalous condition of affairs

is not so much the fault of the New York editors as their misfortune, for very few newspaper men have access to such unusual sources of exclusive and important infor-mation as are open to "Holland." "Hol-land" has long been a familiar and favorite signature with newspaper readers, but very few of them are aware that it conceals the identity of E. J. Edwards, one of the

most brilliant and best known of New York journalists. When Mr. Edwards graduated from Yale in 1870, it was with the intention of follow-



E. J. EDWARDS.

to journalism, and he soon found that the latter profession offered a broader and more congenial scope for his endeavors. After serving a brief apprenticeship on the New Haven Palladium and Hartford Courant he went to New York and took a position on The Sun. He was made the paper's Albany correspondent and was soon transferred to the wider field at Washington. There he distinguished himself in assisting to unearth the star route frauds, and ac cording to Mr. Dana wrote the best report of the assassination and sickness of Presi-

dent Garfield. After several years in Washington Mr. Edwards was recalled to New York to become managing editor of The Evening Sun, in which position he acquitted him-self with his usual skill and brilliancy until he resigned to take charge of the New York bureau of the Philadelphia Press. During his labors as editor and correspond ent Mr. Edwards has found time to write a number of romances of the Revolution-ary period which were received with high or by the critics, and to do considerable syndicate writing.

Mr. Edwards possesses the confidence and friendship of ex-Postmaster General James, ex-Mayor Grace, Chauncey M. De pew and others well known in the business and social world. He is thoroughly in formed on public affairs, and his disions of current topics are always interesting and instructive.

THE KING OF CONEY ISLAND.

John Y. McKane Is the Pooh Bah of That Interesting Resort.

It may be that sad days are ahead for Coney Island, for it is whispered abroad and has even been printed in the newspapers that John Y. McKane, the king, the czar, the Pooh Bah of that delectable summer re sort, has in serious contemplation the ab dication of his throne, the resignation of his numerous offices and the burial of his ambitions in the peaceful cloisters of the sheriff's office "in the county of Kings, state of New York, scilicet," as the legal formula hath it-if he can secure the nom ination and get himself elected. It is not unprecedented, of course, that an autocrat should thus resign when at the zenith of his fame and power, but it is very question able if any other ever did it on such slight

Mr. McKane holds a unique position in the affairs of this mundane sphere, or perhaps it would be more accurate to say he holds a lot of unique positions or a unique lot of positions, for he is about everything to all men who sojourn at Coney Island and not a little to the women. Coney Is-



JOHN V. M'EANE

land is in the town of Gravesend, the richest town on earth, according to the tax lists. John Y. McKane is supervisor of that town, chief of its police and president of its police board, president of its town board, president of its water board, president of its health board and president of its common lands commission, besides being incidentally superintendent of one of its prominent Sunday schools and boss of the political destinies of a large proportion

of its people.

There is more honor than emoluments connected with these various positions, as most of them are unsalaried, and they necessitate a great deal of hard work, but by investing himself with them and adopting heroic methods the redoubtable John Y. has succeeded in evolving comparative order out of the chaos that formerly reigned in his domains, and the purlieus of West Brighton are now as safe for the lonely wayfarer therein as the streets of most large

A sparrow has built its nest and laid four eggs inside a gong at Isleworth railway station. The gong has a circumference of 31 inches, is sounded upward of 150 times every day, and when it is rung the alarm can be heard 600 vards awar.

The Rocky mountain ranges are 800 miles wide.

On the island of Trinidad is a large field covered with pitch, which in the sunlight glistens like a dark liquid.

Mount Kinseo, which rises precipitously 700 feet out of Moosehend lake, Maine, is wholly composed of hornstone and is the largest mass of that mineral in the known

The "rocking stone" in Sullivan county, N. Y., weighs 40 tons and is so evenly balanced on a table of rock that it can be easily set in motion by the pressure of a finger, yet so solidly laid that the combined strength of 199 men without artificial appliances could not displace it,

EDUCATIONAL ECHOES.

Kansas has a school for every 186 pupils; Pennsylvania for every 400.

Oxford is to have another college for women. St. Hilda will soon be opened under the auspices of Miss Dorothea Beale, a worker in the cause of higher education in HOW TO SELL BOOKS.

EMBRYONIC AGENTS INITIATED INTO THE MYSTERIES.

A School In Which Ambitions Book Peddlers Are Taught to Interest the Elusive and Ofttimes Abusive Customer-Lessons In Elecution.

It is doubtful if many of the people so constantly bothered by the perennial book agent know that the patient, glib individnal who rattles off the stereotyped address the instant the door is opened to him or her has studied and practiced his oration as carefully as the prima donna does her aria or the elocutionist his recitation. Such is the fact nevertheless, and, stranger still, there are several places in town where reg-ular classes for the training of canvassers are held, and where they learn to declaim their patter with what the instruction circulars given them call "dramatic effect."

The writer went yesterday to visit a friend whose office is in a certain great building down town and found his door closed and decorated with a "gone to sign. While she impatiently patrolled the corridor walting for him to return she heard queer sounds proceeding from a door at the other end and staid her stens to listen. "I have here, ladies and gentlemen," said

tion, "a most wonderful book-one which you will never get a chance to buy again, Splendid illustrations, good type, perfect binding; it is indeed a gem (here a dramatic pause), and the price is only \$3.75." For about 10 minutes longer the voice continued to talk rapidly in the same strain. and then after a moment's silence some

one else took up the parable. "Stop!" cried the first voice, "you can do better than that." The second voice began again, and after several more failures carried it to a suc-

cessful termination. "Next!" was called, and the performance commenced again with a trembling, quavering apology for a voice trying to carry the

The door of the room from which the voices came was of frosted glass, of course, but the letters forming the name of the company were clear, so applying her eye to the largest capital the writer obtained a coveted look into the mysterious chamber. Seated along the side opposite the door were about 20 people of both sexes and nearly every grade of could life, from the pert young maiden fresh from the school to the tired teacher anxious to mak= a living during the summer months, and the careworn man who had failed in all the other ways of working possible to him. In front of them stood the owner of the pleasant voice, a tall, good looking fellow of 30 or thereabouts, and as each member of the class in turn recited the foregoing he reproved, commended and encouraged thera. Occasionally one would be told to study the circular more thoroughly, and after listening to the others try again, and sometimes the instructor would remark:

"That'll do. You're all right. Every pupil seemed to be in dead carnest, and one or two clung to their prospectus with a frantic grip born of despair. recited with great boldness and confidence others blushed and stammered, and for each and all the leader had an encouraging

Later, her business outside completed. the writer boldly entered the book compa ny's room and stated her desire to see som of the people who advertised for agents. A courteous gentleman showed her several books, gave terms and advised her as to her

"Most young ladies do better in the business offices," he said, "but you, I think, had better keep to the houses and deal with ladies. (The writer is not gifted with per sonal beauty.) As to experience, you study this little booklet and practice or some friend or relative," and beckoning to the class leader he turned the seeker after information over to him.

"I think you would make a good can vasser," this gentleman remarked cheer fully as a beginning. "Your manner is pleasant, and your hands are small and acter, and I know you possess determina "But I have no experience," she suggested

"and I don't know how to get it. go into the business on the hit or miss plan and try to gain it?" "Oh, by no means," smiled her listener.

"You could not do worse. You study the circular we give you and then come down here, and we'll help you. You shall try to sell us a book, and we will try to sell you "Oh, do you have a regular class?" ex-

claimed the writer impulsively and as it proved very unwisely, for her adviser gave her a keen look and ceased talking. Evi dently that class was a trade secret, not t be parted with until sure of the agent. Hastily collecting a lot of circular pam phlets and letters of "advice to agents" the suddenly silent man crammed them into the outside pocket of the supposed employment seeker's satchel, and advising her to read them all carefully before selecting a book to solicit for bade her a brief "good morning" and returned to his desk. And truly those little booklets made

funny reading. Some of them had a strong family resemblance to that famous old recipe for cooking a hare which began, "First catch your hare." Between the covers of those "instructions" were found directions for everything in the way of canvassing, from the best manner in which to attract the attention of a probable buyer, excite his curiosity and leave it still unsatisfied, down to such minor points as "keep your linen clean and your shoes always bright and freshly blacked," "bathe fre quently and be sure your breath is sweet and your teeth clean," and "if you chew to bacco do so in private and rinse your mouth afterward."

The prospective book agent was instruct ed how to get into the best houses, how to stay there when once inside, how to acquire the admiration of ladies and how to use any personal magnetism he might possess. The ladies were told how to dress so as to com mand the best and most respectful atten tion, and one and all were repeatedly urged to "come to the office when ready to start, and we will give you final instructions which may be worth millions (immense capitals) to you."

This last bit of advice might be good to follow in case one really wanted to adopt the calling of lady book agent, but it will be a cold day when the writer goes there again, and she shivers to think what might happen should that pleasant, insinuating class leader (who, according to the advertisement of his firm, treats all beginners with "fatherly kindness") discover that his carefully guarded secret has become common property.-Chicago Tribune.

According to Civil Engineer Plummer, Mount Tacoma is 15,000 feet high, or 102 feet higher than Mount Whitney, supposed to be the highest in the United States.

A Rude Englishman. An English historian visiting America was tendered a reception by a literary club

in New York and formally received in a speech of welcome by a venerable clergyman. Finding the speech too long the guest yawned in the bishop's face, turned his back on him and walked to a window, There was a quick interchange of amazed glances, then the men fell into groups, and the underbred visitor was left to the care of one man for the rest of the evening. The rebuke was silent, but keen and keenly felt, -Youth's Companion.

INSURANCE STATEMENT. A NUCL STATEMENT FOR THE YEAR ENDING DECEMBER SIST, 1892, OF THE CONDITION AND AFFAIRS OF THE GERMANIA FIRE INSURANCE COMPANY OF NEW YORK, organized under the laws of the State of New York, made to the Auditor of Public accounts of the Commonwealth of Virginia, in pursuance of the laws of Virginia.

President-Hugo SCHUMANN. Vice-President-Fa. You BERMUTH. Becretary Charles RUYKHAVER.
Principal Office - 62-4 William strats.
Organized or Incorporated—March 2, 1832.
Commenced Business—March 2, 1832.

L CAPITAL.

IL ASSETS. ... 8 467,869 15

Value of real estate owned by the company.

Loans on morrgage (duly recorded and being the first liens on the fee simple), upon which not more than one years interest is due.

Interest due on all askid morrgage loans, none; interest accrued thereon, \$8,050.

Value of lands mortgaged, exclusive of buildings and perishable. improvements.

Value of the buildings morigaged (insured for \$109,500 as collateral). 211,000 00 Total value of said mortgaged premises (carried inside) ...... \$307.500 00

COUNT OF BONDS OF THE UNITED STATES, AND OF TRIS STATE AND OF OTHER STATES, AND ALSO OF BONDS OF INCOSPORATED CITIES IN THIS STATE, AND OF ALL OTHER BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.

904,875 on 97,500 00 Atchison Topoka & Santa Fe R. R. General Mortgage Bonds, 4 per cent. 1999.

Chiqago, M. & St. P. R. R. (S. M. Div.) 1st Mortgage Honds, 6 per cent. 1919.

Chicago, M. & St. P. R. R. (Chic. & Pac. W.) 1st Mort-gage Bonds, 5 per cent. 1971.

Chicago, Minwaykes & St. ranl Preferred Stock Chicago, H. & Pacific B. R. 1st Mortgage Bonds, 6 per \$3,937.70 25,000 00 29,250 00 a pleasant voice with very perfect intonacent. 1817
Consolidated Gas Co. Stock
bicago & Northwestern By. Co. Stock
belawars & Hudson Canal Co. Stock
D. D. S. Bway & B. B. E. Consolidated Mortgage
Eonda, 7 per cent. 1893
E. T., Va. & Ga. B. R. Consolidated Mortgage Bonds, 5 \$1,9.0.00 10,000 00 20,100 00 25,000 00 22,887 50 Fargo & Southern Ry. 1st Mortgage Fonds, Sper cent. 20,000 00 \$3,400.00 Flint & Pere Marquette R. R. 1st Consolidated Mort-25,000.00 8,468 73 25,000 (0) 29,513 89 6 per cent. 1911 Pucky Central Ry, 1st Morigage Bonds, 4 per cent., Ken \$1,175 00 Lake whore & Michigan Southern Stock.
Long Island R. K. ist Mortgage Bonds, 5 per cent. 1951.
Louisville, New Albany & Chicago ist Mortgage, 6 per 7,000 00 8.015 00 Michigan Central R. R. 1st Mortgage Bonds, 5 per 20,000 00 \$2,000 00 Mil. & No. R. R. (Main Line) 1st Mortgage Bonds, 8 per cent. 1910.

Mil. & St. P. Rv. (Chic. & Mil. Div.) lat Mortgage
Bends, 7 er cent. 1902.

Mississippi State Honds, 4 per cent. 1910.

National Park Fank Stock Ashares.

N. Y. Brookiya & Man. H. Ry. 187 Consolidated Guaranies Honds, 5 per cent. 1907.

N. I. Central & Hudson R. R. R. Stock.

N. Y. A. H. R. R. R. Debentare Bonds, 5 per cent. 25,000 00 \$8,500 00 19,650 00 20,000 00 15,750 00 25,000 00 26,812 50 N 1. Out & Western By Freferred Mortgage Bonds. 4 41,875 00 04,500 00 Penn, R B. Co. Stock Pittsenrgh & W. Ry, 1st Mortgage Londs, 4 per cent., 99,615 00 89,60**9** 00 10,700 00 54,500 0**9** Richmond City Bonds, a per cent. 1973-hickmond City Bonds, 5 per cent. 1919. Rome, Watertown & Ogdensburgh R. R. Co. Stock. St. P., Minn. & Man. Ry. 1st Morigage Romas, 7 per 12,000 00 18,830.00 St. P., Minn & Man By. Consolidated Mortgage Bonds, \$5,625 00 A No. Pac. R. R. General Mortgage Bonds, 6 per 8t. P. 19,440 00 Third Avenue R. R. Co. 1st Mortgage Bonds, oper cent., 28,375 00 & Onto Cen. By 1st Mortgage Bonds, 5 per \$8,100.00 Underwriters Protective Association of Newark, 5 per 1,000 00 Union E. R. E. Ercokiva ist Mortgage Boads, 6 per 17,250 00 Walnah H. R. lat Mortgage Bonds, 5 per cent., 1809 Western Union Telagraph Co. Stock 25.500 00

Total par and market value (carried out at mar-82,010,075 00 #2.547.758 To 2.047.756 Th ACCOUNT OF STOCKS, BOSDS AND ALL OTHER SECURITIES (RICEPT MORTGAGES) REPOTHE-CATED TO THE COMPANY AS COLLATERAL SECURITY FOR CASH ACTUALLY LOUSED BY THE COMPANY, WITH THE PAR AND MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED ON MACH.

15 Shares New York Economical Printing Com-pany Stock #1.500 00 5 Shares Macoupon County, Els., Funding Honds, 82,250 00 ( \$1,000 00 500.00 500 00 Cash in the company's principal office.

Lash belonging to the company deposited in bank (name bank). National Bank, \$1,20,30; German-American Fank, \$1,083.50; National Bank of Ill \$2,835.51. Total.

Bank, \$2.20.00; German-American Fank, \$1.085.59; National Bank of Illinois, \$25.50.51. Total.

Interest due and accuracy on collateral loans
Gross premiums (as written in the policies) in course of collection not more than three mouths due.

All other property belonging to the company, viz.: Bents due and accrued, \$3.57.52; cash in hands of department managers, \$7.002.40. Total \$5,57H \$3 213,179 14

1,000 00

67.605 79

Net amount of unpaid losses.

Gross premiums received and receivable upon all unexpired fire risks
running one year or less from date of pelicy including interest premuuse on perpetual fire risks, 8016.141.55; uncarned premiums (fifty per cent.

Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,410.130.76; unearned premiums (pro rata)

Aggregate amount of all Habilities, including paid-up capital stock and net IV. RECEIPTS DURING THE YEAR.

Total Signature and bills in course of collection at this date. 21,172 94 

Received for interest on mortgages.
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources. Aggregate amount of receipts actually received during the yearlin cash ... \$ 1111,000 @

V. DISBURS! MENTS DURING THE YEAR. Gross amount actually paid for losses (including \$140.070.45 losses occur-

Gross amount actually paid for losses including \$140.070.45 losses occurflux in previous years.

Deduct all amounts actually received for salvages (whether on losses of
the last or of previous years). \$4.470.71. and all amounts actually received for reinsurance in other companies, \$113.513.27. Total deductions.

Net amount paid during the year for losses.

Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$00.000.

Paid for commission or brekerage.

Paid for selaries, fees, and all other charges of officers, clerks, agents and all
other employes.

Paid for salaries, fees, and all other charges of olicers, clerus, agents and all other employed.

Paid for State and local taxes in this and other States.

All other payments and expenditures, viz. Advertising agency and office expenses, fire pairol, printing, stationery, traveling, reuts and board expenses.

Aggregate amount of actual disbursements during the year in cash ........... \$1.094.20 5 BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

Fire, marine and inland risks written. Fire Ris
Premiums received (gross). 7.00
Losses paid. 8.50
Losses incurred. 8.30 HUGO SCHUMANN, President CHARLES RUYRHAYER, Secretary.

STATE OF NEW YORK, CITY OF NEW YORK, 881 Be it remembered, that on the 4th day of February, 1882, at the city aforesaid, before use Johns A. Hillery, a resident in said city, duly commissioned and qualified under the laws of the State of New York to take acknowledgments to instruments under seal, ac. personally appeared Hogo Schemann, President, and Changes Revenances. Secretary of the Germann, appeared and Company or New York, who being sworn, denose and say, and each for himself says, that they are the above-described officers of the said company, and that the foregoing is a toward correct statement of the actual condition of said components on the last day of its used year, to with the sist day of December, 132, according to the best of his information, knowledge and belief, respectively, and that the seal stached is the seal of said corporation.

[Skal] office, on the 4th day of February, 1892.

[OHN A. HILLERY.

Commissioner for Virginia in New York City and Cour

B. CARY & SON, Agents, No. 1201 MAIN STREET.

99,570 55